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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Casciano et al. :
Serial No.: 09/681,408 :
Filed: March 30, 2001 :
For: METHODS AND SYSTEMS :
FOR IMPLEMENTING A :
PROFITABILITY MODEL :

Art Unit: 3624

Examiner: Alain L. Bashore

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DEC 03 2002
GROUP 3600

AMENDMENT

Hon. Commissioner for Patents
Washington, D.C. 20231

In response to the Office Action dated July 31, 2002, Applicants respectfully request entry and consideration of the following amendment:

IN THE SPECIFICATION

Please replace paragraph 0023 with the following replacement paragraph.

Set forth below is a description of exemplary methods and systems for facilitating an assessment of profitability of accounts over the life of the accounts. While the methods and systems are sometimes described in the context of loans and loan portfolios, the methods and systems are not limited to practice in connection with only loans and loan portfolios. The methods and systems can be used, for example, in connection with leases, financing and many other different types of financial activity. As used herein, the term "deal" is defined as any transaction that involves at least two parties. A deal therefore may involve at least one of loans, loan portfolios, leases, financing, and any other financial activity.

IN THE CLAIMS:

1. (once amended) A method for operating a computer to facilitate use of a pricing model for evaluating a deal that includes a portfolio of loans, said method comprising the steps of: